



MULLEN  
COUGHLIN

1275 Drummers Lane, Suite 302  
Wayne, Pennsylvania 19087



Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

## Becca Odell

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**From:** RingCentral <service@ringcentral.com>  
**Sent:** Friday, July 21, 2017 5:59 PM  
**To:** Pam Casalena  
**Subject:** Fax Message Transmission Result to +1 (410) 5766566 - Sent

### Fax Transmission Results

Here are the results of the 28-page fax you sent from your phone number **(267) 930-4770, Ext. 4805**:

Name	Phone Number	Date and Time	Result
	+1 (410) 5766566	Friday, July 21, 2017 at 05:58 PM	Sent

*Your fax(es) included the following file(s), which were rendered into fax format for transmission:*

File Name	Result
Chizner - Regulator Notice - MD.pdf	Success



MULLEN  
COUGHLIN<sub>LLC</sub>

Christopher J. DiLenno  
Office: 267-930-4775  
Fax: 267-930-4771  
Email: [cdiienno@mullen.law](mailto:cdiienno@mullen.law)

1275 Drummers Lane, Suite 302  
Wayne, PA 19087

July 21, 2017

**INTENDED FOR ADDRESSEE(S) ONLY**

**VIA E-MAIL, FACSIMILE AND FIRST CLASS U.S. MAIL**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202  
E-Mail: [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us)  
FAX: (410) 576-6566

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent Chizner & Company CPA's LLC ("Chizner"), 98 Cutter Mill Road, Great Neck, New York 11021, and are writing to notify your office of an incident that may affect the security of personal information relating to one (1) Maryland resident. The investigation into this incident is ongoing, and this notice will be supplemented with any substantive information learned after submission of this notice. By providing this notice, Chizner does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

**Nature of the Data Event**

On or about June 30, 2017, Chizner became aware of suspicious tax-related activity and potential unauthorized access to their tax account management and filing system. Upon discovery, Chizner immediately terminated the unauthorized access and launched an investigation to determine the nature and scope of this incident. This investigation, which is ongoing, involves the assistance of a third-party forensic investigation firm.

**Notice to Maryland Resident**

While the investigation is ongoing, Chizner confirmed that the: name, Social Security number, address, tax refund information, financial account information, and other information associated with tax returns were involved. On July 5, 2017, Chizner provided preliminary notice to the affected by way of email. The notice was provided in substantially the same form as the email attached here as ***Exhibit A***. On July 10, 2017, Chizner provided secondary preliminary notice by way of email, in substantially the same form as

the letter attached here as ***Exhibit B***. On July 21, 2017, Chizner mailed notice letters to all individuals, including one (1) Maryland resident, whose personal information was compromised. The notice was provided in substantially the same form as the letters attached here as ***Exhibit C***.

### **Other Steps Taken and To Be Taken**

Chizner is providing impacted individuals access to 24 free months of credit monitoring and identity restoration services with Experian, and has established a dedicated hotline for individuals to contact with questions or concerns regarding this incident. Chizner reported this incident to the Nassau County Police Department in New York. Chizner also reported this to the IRS and have been engaged in ongoing conversations to protect client tax-related data. Additionally, Chizner is providing potentially impacted individuals with helpful information on how to protect against identity theft and fraud, including how to place a fraud alert and security freeze on one's credit file, the contact information for the national consumer reporting agencies, how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and information to contact the Federal Trade Commission, state attorney general, and law enforcement to report attempted or actual identity theft and fraud. Chizner is also providing notice of this incident to other state regulators as required. Finally, Chizner has implemented additional security measures to better protect sensitive information. The Chizner server requires a unique username and password to log on, whereas the actual tax software requires a different username and password. Chizner also mandates passwords are to be changed every 90 days. Chizner utilizes a firewall and their domain name is different than the website or email address. Multi-factor authentication will be implemented shortly across the network.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4775.

Very truly yours,

A handwritten signature in black ink, appearing to read 'C DiLenno', with a stylized flourish at the end.

Christopher DiLenno of  
MULLEN COUGHLIN LLC

# Exhibit A

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**From:**

**Sent:** Wednesday, July 5, 2017 3:08 PM

**To:**

**Subject:**

July 5, 2017

Dear Valued Client:

We are writing to you regarding suspicious tax-related activity we recently discovered. As a valued Chizner & Company LLC (“Chizner”) client, we would like to provide you with information and resources to assist you in protecting yourself against the possibility of identity theft and fraud.

Although our investigation is ongoing, it appears that unauthorized individuals may have gained access to Chizner’s tax account management and filing system, potentially compromising tax account related information including your and any listed dependents’ Social Security numbers, addresses, tax refund financial account information, and other information associated with your tax return.

The confidentiality, privacy, and security of information in our care is one of our highest priorities. Chizner has stringent security measures in place to protect the security of information in our possession. The unauthorized access has been shut-down since we discovered this. As part of our ongoing commitment to information security, we have implemented additional safeguards to protect the security of information in our systems. We are reporting this matter to federal and local law enforcement. We have also contacted the IRS and are apprising them of the suspicious tax activity so that they can better monitor your tax account for any future attempted fraud.

Upon learning of the suspicious tax activity, we immediately launched an internal investigation. We also retained a leading forensic investigation firm to assist with these efforts. We are providing you with this letter so that you may adequately monitor and protect your personal information, should you feel it necessary to do so.

To better protect yourself against fraud, we recommend that you review the enclosed **“Steps You Can Take to Prevent Identity Theft and Fraud.”** We are also arranging to provide you with access to credit and identity monitoring services at no cost to you. You will be receiving a letter in the next several days that will provide you with instructions for free enrollment in these services.

Chizner takes the privacy and security of the personal information in our care seriously. Beginning Friday morning, July 7, you may also contact our call center staffed with agents who can discuss this matter with you and the ways you can protect yourself from fraud. If you have any questions or concerns, please do not hesitate to contact us at 212-967-3950, Monday through Friday/Saturday, 9:00 a.m. to 5:00 p.m. EDT.

Sincerely,

*Mitchell Chizner*

### **STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

You may take direct action to further protect against possible identity theft or financial loss.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three

major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.



# Exhibit B

**From:**  
**Sent:** Monday, July 10, 2017 2:45 PM  
**To:**  
**Subject:**

July 10, 2017

Dear Client:

On Wednesday July 5, 2017, we sent you an email regarding suspicious tax-related activity and potential unauthorized access to Chizner's tax account management and filing system. At this time we wanted to inform you of additional steps we have taken to protect your information, discuss recent developments, and provide information regarding free credit monitoring and instructions for enrollment.

Although our investigation is ongoing, as discussed previously, it appears that unauthorized individuals may have gained access to Chizner's tax account management and filing system, potentially compromising tax account related information including your and any listed dependents' Social Security numbers, addresses, tax refund financial account information, and other information associated with your tax return. The unauthorized access has been shut-down since we discovered this.

The confidentiality, privacy, and security of information in our care is one of our highest priorities. Chizner has stringent security measures in place to protect the security of information in our possession; we are currently putting additional measures into effect. We are working with law enforcement and have filed a police report with the Nassau County Police Department in New York. We have also been engaged in ongoing conversations with the IRS to learn how best to protect your tax-related data. Upon learning of the suspicious tax activity, we immediately launched an internal investigation, including retaining a leading forensic investigation firm to assist with these efforts.

Several valued Chizner clients have received unsolicited debit cards linked to a "Green Dot" account in the mail; if these cards were not requested or expected, this can be an indicator of fraud. If you receive an unsolicited debit card in the mail, do not activate it. Instead, we advise you to immediately contact the financial institution associated with the card and cancel the account. In addition, we urge to you to contact your own bank, especially the one associated with your tax return, to discuss this notice with them so they can assist you in monitoring your accounts in an abundance of caution.

If you do not already have a credit monitoring service, we are offering 2 years of Credit and Identity monitoring services through Experian IdentityWorks at no cost to you. Your individual credit monitoring code[, in addition to your spouse's

and dependents' codes if applicable,] can be found in the table below. Detailed instructions explaining how to enroll in these monitoring services, with the assigned codes provided below, can be found under "***Experian Enrollment Instructions***." Please note, monitoring products for adults and minors are different, as such, we have provided enrollment instructions for the minor-specific product below. We urge you to enroll in this service, if you do not currently have one in place, as we are unable to do so on your behalf.

NAME	CREDIT MONITORING CODE
Client Name	
Spouse Name (if applicable)	
Dependent Name (if applicable)	

We also want you to be aware, as part of the engagement with Experian, you will have access to dedicated and experienced Identity Restoration Specialists. Experian can instruct you on how to best protect and monitor your information, such as cancelling any fraudulent accounts that may have been opened in your name, or placing a security freeze or fraud alert on your accounts. We encourage you to take advantage of these services provided by Experian on our behalf, regardless of whether you enroll in the service. If you have any questions about enrollment in Experian credit monitoring services, or the Identity Restoration Services, please contact Experian at 877-890-9332.

On Wednesday, July 12, the toll-free call center will be operational and can be reached at 1-800-411-7277 – the call center will be able to provide you more information related to this notice and the steps you can take to protect your information. Starting Wednesday, this call center will be available to you Monday through Friday, 9:00 a.m. to 9:00 p.m. EDT.

Finally, we will be sending a letter in the next week or so, summarizing our communications with you regarding this incident. We apologize for any inconvenience this incident causes you. Please know that we are working diligently to remedy this incident and to prevent any similar incidents from occurring in the future. If you have any questions about the contents of this notice or about the incident, please contact our call center or contact us at 212-967-3950, Monday through Friday/Saturday, 9:00 a.m. to 5:00 p.m. EDT.

Sincerely,

*Mitchell Chizner*

### **EXPERIAN ENROLLMENT INSTRUCTIONS for ADULT 3B MONITORING**

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that the Identity Restoration agent is available to you for two years from the date of this letter by calling 1-877-890-9332 and does not require any action on your part at this time.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership, if you do not already have a similar service in place. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: OCTOBER 31, 2017** (Your code will not work after this date.)

- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit2>
- Provide your **activation code**: **USE CODE FROM ABOVE TABLE**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **October 31, 2017**. Be prepared to provide engagement number **DB02559** as proof of eligibility for the identity restoration services by Experian.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

#### **ADDITIONAL DETAILS REGARDING YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>[1]</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for more information.

#### **EXPERIAN ENROLLMENT INSTRUCTIONS for MINOR PLUS MONITORING**

If you believe there was fraudulent use of your minor's information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; and assisting you with contacting government agencies to help restore your minor's identity to his/her proper condition).

Please note that this offer is available to your minor for two years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools for your minor available through Experian IdentityWorks <sup>SM</sup> as a complimentary two year membership. This product

provides you with internet surveillance, and identity theft insurance at no cost to you upon enrollment. To start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: OCTOBER 31, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus2>
- Provide your **activation code: USE CODE FROM ABOVE TABLE**

If you have questions about the product, need assistance with identity restoration for your minor that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **October 31, 2017**. Be prepared to provide engagement number **DB02560** as proof of eligibility for the identity restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>[2]</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

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<sup>[1]</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

<sup>[2]</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# Exhibit C



CHIZNER & COMPANY LLC  
Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<MailID>>

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

**Re: Notice of Data Privacy Event**

Dear <<Name 1>>:

As you know, Chizner & Company LLC (“Chizner”) provides tax and accounting services to your family. To follow-up our recent email notice, we are writing regarding a recent incident that may impact the security of your personal information to ensure that you are aware of the incident so that you may take steps to protect your personal information should you feel it is appropriate to do so.

**What Happened?** On or about June 30, 2017, Chizner became aware of suspicious tax-related activity and potential unauthorized access to our tax account management and filing system. Upon discovery, we immediately terminated the unauthorized access and launched an investigation to determine the nature and scope of this incident.

**What Information Was Involved?** Although our investigation is ongoing, as discussed previously, tax account related information was compromised as a result of this incident. If you are a Chizner client, or a spouse of a Chizner client, your name, Social Security number, address, tax refund information, financial account information, and other information associated with your tax return were involved.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities. When we discovered this incident, we immediately took steps to terminate the unauthorized access, determine how this event occurred, and confirm what personal data was at risk as a result of this incident. Chizner has stringent security measures in place to protect the security of information in our possession; we are currently putting additional measures into effect. We are working with both local and federal law enforcement. We reported this incident to the Nassau County Police Department in New York. We have also reported this to the IRS and have been engaged in ongoing conversations to protect your tax-related data. Upon learning of the suspicious tax activity, we also launched an internal investigation, including retaining a leading forensic investigation firm to assist with these efforts. We are providing notice of this incident to you and state regulators as required.

In addition to taking the above steps, we are providing you with information on how to better protect against identity theft and fraud. We are also offering you access to 24 months of credit monitoring and identity restoration services with Experian, at no cost to you. Instructions on how to enroll and receive these services are included in the attached “**Steps You Can Take To Prevent Identity Theft And Fraud.**”

**What Can You Do?** We encourage you to enroll and receive the credit monitoring and identity restoration services we are offering with Experian. We also encourage you to take the steps described in the enclosed “**Steps You Can Take To Prevent Identity Theft And Fraud**” to better protect yourself against identity theft and fraud. Further, if you receive an unsolicited debit card, linked to a “Green Dot” account, we advise you do not activate it and immediately contact the financial institution associated with the card and cancel the account. In addition, we urge to you to contact your own bank, especially the one associated with your tax return, to discuss this notice with them so they can assist you in monitoring your financial accounts in an abundance of caution.



***For More Information.*** We recognize you may have questions that are not answered in this letter. We have established a toll-free hotline to assist you with questions regarding this incident. This hotline can be reached at 1-800-411-7277, which is available to you Monday through Friday, 9:00 a.m. to 9:00 p.m. EDT.

We are sorry for any inconvenience this incident may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "Mitchell Chizner". The signature is fluid and cursive, with a prominent "M" and "C".

Mitchell Chizner

Enc.

## **STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). Please note that the Identity Restoration agent is available to you for two years from the date of this letter by calling 1-877-890-9332 and does not require any action on your part at this time.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership, if you do not already have a similar service in place. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: OCTOBER 31, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit2>
- Provide your **activation code: <<Code>>**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **October 31, 2017**. Be prepared to provide engagement number **DB02559** as proof of eligibility for the identity restoration services by Experian.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **ADDITIONAL DETAILS REGARDING YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
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- **\$1 Million Identity Theft Insurance<sup>1</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for more information.

You may take further action to further protect against possible identity theft or financial loss.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). **For North Carolina residents**, the North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at [www.ncdoj.gov](http://www.ncdoj.gov). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.



CHIZNER & COMPANY LLC  
Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<MailID>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Re: Notice of Data Privacy Event**

Dear <<Name 1>>:

As you know, Chizner & Company CPA's LLC ("Chizner") provides tax and accounting services to your business organization. We are writing regarding a recent incident that may impact the security of your information so that you may take steps to protect your personal information, should you feel it is appropriate to do so.

**What Happened?** On or about June 30, 2017, Chizner became aware of suspicious tax-related activity and potential unauthorized access to our tax account management and filing system. Upon discovery, we immediately terminated the unauthorized access and launched an investigation to determine the nature and scope of this incident.

**What Information Was Involved?** Although our investigation is ongoing, tax account related information was compromised as a result of this incident. As a partner, shareholder, or corporate officer of your business organization, Chizner had certain data of yours, including: name, address, and Social Security number.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities. When we discovered this incident, we immediately took steps to terminate the unauthorized access, determine how this event occurred, and confirm what personal data was at risk as a result of this incident. Chizner has stringent security measures in place to protect the security of information in our possession; we are currently putting additional measures into effect. We are working with both local and federal law enforcement. We reported this incident to the Nassau County Police Department in New York. We have also reported this to the IRS and have been engaged in ongoing conversations to protect your tax-related data. Upon learning of the suspicious tax activity, we also launched an internal investigation, including retaining a leading forensic investigation firm to assist with these efforts. We are providing notice of this incident to you and state regulators as required.

In addition to taking the above steps, we are providing you with information on how to better protect against identity theft and fraud. We are also offering you access to 24 months of credit monitoring and identity restoration services with Experian, at no cost to you. Instructions on how to enroll and receive these services are included in the attached **"Steps You Can Take To Prevent Identity Theft And Fraud."**

**What Can You Do?** We encourage you to enroll and receive the credit monitoring and identity restoration services we are offering with Experian. We also encourage you to take the steps described in the enclosed **"Steps You Can Take To Prevent Identity Theft And Fraud"** to better protect yourself against identity theft and fraud. Further, if you receive an unsolicited debit card, linked to a "Green Dot" account, we advise you do not activate it and immediately contact the financial institution associated with the card and cancel the account. In addition, we urge to you to contact your own bank, especially the one associated with your tax return, to discuss this notice with them so they can assist you in monitoring your financial accounts in an abundance of caution.

***For More Information.*** We recognize you may have questions that are not answered in this letter. We have established a toll-free hotline to assist you with questions regarding this incident. This hotline can be reached at 1-800-411-7277, which is available to you Monday through Friday, 9:00 a.m. to 9:00 p.m. EDT.

We are sorry for any inconvenience this incident may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "Mitchell Chizner". The signature is fluid and cursive, with a long horizontal stroke at the end.

Mitchell Chizner

Enc.

## **STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). Please note that the Identity Restoration agent is available to you for two years from the date of this letter by calling 1-877-890-9332 and does not require any action on your part at this time.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership, if you do not already have a similar service in place. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: OCTOBER 31, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit2>
- Provide your **activation code: <<Code>>**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **October 31, 2017**. Be prepared to provide engagement number **DB02559** as proof of eligibility for the identity restoration services by Experian.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **ADDITIONAL DETAILS REGARDING YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>1</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for more information.

You may take further action to further protect against possible identity theft or financial loss.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

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P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)

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CHIZNER & COMPANY LLC  
Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<MailID>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Re: Notice of Data Privacy Event**

Dear Next of Kin of <<Name 1>>:

Chizner & Company LLC (“Chizner”) is writing to inform you of a data security incident that may have compromised the confidentiality of your loved one’s tax-related information. We sincerely apologize for this incident, and want to provide you with the information you need to understand what happened and how to guard against possible fraud.

**What Happened?** On or about June 30, 2017, Chizner became aware of suspicious tax-related activity and potential unauthorized access to our tax account management and filing system. Upon discovery, we immediately terminated the unauthorized access and launched an investigation to determine the nature and scope of this incident.

**What Information Was Involved?** Although our investigation is ongoing, tax account related information was compromised as a result of this incident. Your loved one’s name, Social Security number, address, tax refund financial account information, and other information associated with your loved one’s tax return were involved.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities. When we discovered this incident, we immediately took steps to terminate the unauthorized access, determine how this event occurred, and confirm what personal data was at risk as a result of this incident. Chizner has stringent security measures in place to protect the security of information in our possession; we are currently putting additional measures into effect. We are working with both local and federal law enforcement. We reported this incident to the Nassau County Police Department in New York. We have also reported this to the IRS and have been engaged in ongoing conversations to protect your loved one’s tax-related data. Upon learning of the suspicious tax activity, we also launched an internal investigation, including retaining a leading forensic investigation firm to assist with these efforts. We are providing notice of this incident to you and state regulators as required.

**What Can You Do?** We encourage you to take the steps described in the enclosed “**Steps You Can Take To Prevent Identity Theft And Fraud**” to better protect your loved one against the possibility of identity theft and fraud. Further, if your loved one receives an unsolicited debit card, linked to a “Green Dot” account, we advise you do not activate it and immediately contact the financial institution associated with the card and cancel the account. In addition, we urge to you to contact your loved one’s bank, especially the one associated with your loved one’s tax return, to discuss this notice with them so they can assist you in monitoring your loved one’s financial accounts in an abundance of caution.

**For More Information.** We recognize you may have questions that are not answered in this letter. We have established a toll-free hotline to assist you with questions regarding this incident. This hotline can be reached at 1-800-411-7277, which is available to you Monday through Friday, 9:00 a.m. to 9:00 p.m. EDT.

We are sorry for any inconvenience this incident may cause.

Sincerely,

Mitchell Chizner

Enc.



## **STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

We encourage you to remain vigilant against incidents of identity theft and fraud, by monitoring financial account statements, medical bills, and health insurance statements regularly for suspicious activity.

In addition, there are steps you can take to protect your loved one's credit file. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus so long as you verify your authorization to make such a request on behalf of your loved one. To order this free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228.

You may also contact the three major credit bureaus directly to request a free copy of this credit report. We recommend contacting the three credit reporting agencies listed below to discuss your particular situation and obtain specific guidance. Once you establish a relationship with the credit reporting agency and verify your authorization to make a request on behalf of your loved one, you can request a copy of your loved one's credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one's name (credit granters, collection agencies, etc.) so that you can follow through with these entities.

You may also request, in writing, that the credit report list the following alert:

"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/or another authorized relative, and/or executor/trustee of the estate—noting the relationship of any individual listed to your family member—and/or a law enforcement agency)."

In most cases, this flag will prevent the opening of new credit accounts in your loved one's name. Contact information for the three major credit bureaus is as follows:

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect personal information, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement. Notice has not been delayed due to a law enforcement investigation.

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.



CHIZNER & COMPANY LLC  
Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<MailID>>

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

**Re: Notice of Data Privacy Event**

To the Parent or Guardian of <<Name 1>>:

Chizner & Company LLC (“Chizner”) provides tax and accounting services to your family. To follow-up our recent email notice, we are writing regarding a recent incident that may impact the security of your minor’s personal information to ensure that you are aware of the incident so that you may take steps to protect your minor’s personal information should you feel it is appropriate to do so.

**What Happened?** On or about June 30, 2017, Chizner became aware of suspicious tax-related activity and potential unauthorized access to our tax account management and filing system. Upon discovery, we immediately terminated the unauthorized access and launched an investigation to determine the nature and scope of this incident.

**What Information Was Involved?** Although our investigation is ongoing, as discussed previously, tax account related information was compromised as a result of this incident. Your minor’s name, Social Security number and date of birth were involved.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities. When we discovered this incident, we immediately took steps to terminate the unauthorized access, determine how this event occurred, and confirm what personal data was at risk as a result of this incident. Chizner has stringent security measures in place to protect the security of information in our possession; we are currently putting additional measures into effect. We are working with both local and federal law enforcement. We reported this incident to the Nassau County Police Department in New York. We have also reported this to the IRS and have been engaged in ongoing conversations to protect your family’s tax-related data. Upon learning of the suspicious tax activity, we also launched an internal investigation, including retaining a leading forensic investigation firm to assist with these efforts. We are providing notice of this incident to you and state regulators as required.

In addition to taking the above steps, we are providing you with information on how to better protect your minor against the possibility of identity theft and fraud. We are also offering your minor access to 24 months of credit monitoring and identity restoration services with Experian, at no cost to you. Instructions on how to enroll and receive these services are included in the attached “**Steps You Can Take To Prevent Identity Theft And Fraud.**”

**What Can You Do?** We encourage you to enroll your minor in credit monitoring and identity restoration services we are offering with Experian. We also encourage you to take the steps described in the enclosed “**Steps You Can Take To Prevent Identity Theft And Fraud**” to better protect your minor against identity theft and fraud. Further, if your minor receives an unsolicited debit card, linked to a “Green Dot” account, we advise your minor do not activate it and immediately contact the financial institution associated with the card and cancel the account. In addition, we urge to contact your minor’s bank to discuss this notice with them so they can assist in monitoring your minor’s financial accounts in an abundance of caution.

***For More Information.*** We recognize you may have questions that are not answered in this letter. We have established a toll-free hotline to assist you with questions regarding this incident. This hotline can be reached at 1-800-411-7277, which is available to you Monday through Friday, 9:00 a.m. to 9:00 p.m. EDT.

We are sorry for any inconvenience this incident may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "Mitchell Chizner". The signature is fluid and cursive, with a prominent "M" and "C".

Mitchell Chizner

Enc.

## **STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

If you believe there was fraudulent use of your minor's information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your minor's situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you and your minor to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; and assisting you with contacting government agencies to help restore your minor's identity to his/her proper condition).

Please note that this offer is available to your minor for two years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools for your minor available through Experian IdentityWorks<sup>SM</sup> as a complimentary two year membership. This product provides internet surveillance, and identity theft insurance at no cost to you upon enrollment. To start monitoring your minor's personal information please follow the steps below:

- **Ensure that you enroll by: OCTOBER 31, 2017** (Your code will not work after this date.)
- **Visit the Experian IdentityWorks website to enroll:** <https://www.experianidworks.com/minorplus2>
- **Provide your activation code: <<Code>>**

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **October 31, 2017**. Be prepared to provide engagement number **DB02560** as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>1</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your minor's information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

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<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your minor's account statements, and to monitor your minor's credit reports for suspicious activity. Typically, credit is not granted to individuals under the age of 18 and, therefore, the credit bureaus may not maintain a credit file on your minor. Under U.S. law you are entitled to one free credit report, if one exists, annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your minor's credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your minor's file, if one exists, that alerts creditors to take additional steps to verify your identity prior to granting credit in your minor's name. Note, however, that because it tells creditors to follow certain procedures to protect your minor, it may also delay your minor's ability to obtain credit while the agency verifies your minor's identity. As soon as one credit bureau confirms your minor's fraud alert, the others are notified to place fraud alerts on your minor's file. Should you wish to place a fraud alert, or should you have any questions regarding your minor's credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your minor's credit reports, if such reports exist. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your minor's credit report may delay, interfere with, or prevent the timely approval of any requests your minor makes for new loans, credit mortgages, employment, housing, or other services. If your minor is a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your minor's credit files, if such files exist. To find out more on how to place a security freeze, you can use the following contact information:

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P.O. Box 105788  
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1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You can further educate yourself regarding identity theft, fraud alerts and security freezes, and the steps you can take to protect yourself and your minor, by contacting the Federal Trade Commission or your state Attorney General. **For Maryland residents**, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). **For North Carolina residents**, the North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at [www.ncdoj.gov](http://www.ncdoj.gov). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.